

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

LENO GIBSON
MARY A GIBSON
Debtor(s)

Case No. 08-08245

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 04/04/2008.
- 2) The plan was confirmed on 06/26/2008.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 11/07/2012.
- 5) The case was dismissed on 12/06/2012.
- 6) Number of months from filing to last payment: 53.
- 7) Number of months case was pending: 61.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$4,835.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$35,482.00
Less amount refunded to debtor	\$7.86

NET RECEIPTS: **\$35,474.14**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,500.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,166.16
Other	\$374.00

TOTAL EXPENSES OF ADMINISTRATION: **\$6,040.16**

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICREDIT FINANCIAL SVC	Secured	11,000.00	18,089.72	18,089.72	16,562.56	3,144.08
AMERICREDIT FINANCIAL SVC	Unsecured	7,200.00	NA	NA	0.00	0.00
APPLIED BANK	Unsecured	NA	NA	NA	0.00	0.00
BANK ONE/CHASE	Unsecured	490.00	NA	NA	0.00	0.00
CHASE AUTO FINANCE	Unsecured	NA	NA	NA	0.00	0.00
CHICAGO FIRST CREDIT UNION	Unsecured	NA	NA	NA	0.00	0.00
CITIFINANCIAL	Unsecured	NA	NA	NA	0.00	0.00
CITY OF CHICAGO PARKING BUREAU	Unsecured	500.00	547.51	547.51	54.75	0.00
COMCAST	Unsecured	1,239.00	NA	NA	0.00	0.00
COMMONWEALTH EDISON	Unsecured	513.97	339.62	339.62	33.96	0.00
CORTRUST BANK	Unsecured	NA	NA	NA	0.00	0.00
ECAST SETTLEMENT CORP	Unsecured	551.00	512.54	512.54	51.25	0.00
FIRST PREMIER BANK	Unsecured	NA	NA	NA	0.00	0.00
G REZA NAZARIAN MD	Unsecured	160.00	NA	NA	0.00	0.00
HOUSEHOLD BANK	Unsecured	786.00	NA	NA	0.00	0.00
HSBC NV/GM CARD	Unsecured	NA	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	553.00	499.00	499.00	49.90	0.00
MIDNIGHT VELVET	Unsecured	225.00	225.19	225.19	22.52	0.00
PEOPLES GAS LIGHT & COKE CO	Unsecured	NA	3,648.28	3,648.28	364.83	0.00
PEOPLES NATURAL GAS	Unsecured	3,648.00	NA	NA	0.00	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	7,483.00	5,718.68	5,718.68	571.87	0.00
SALLIE MAE INC	Unsecured	40,197.00	40,687.72	40,687.72	4,068.77	0.00
SEAWAY FURNITURE	Unsecured	NA	NA	NA	0.00	0.00
UNITED AUTO CREDIT CORP	Unsecured	NA	NA	NA	0.00	0.00
US CELLULAR	Unsecured	1,123.00	NA	NA	0.00	0.00
US DEPT OF EDUCATION	Unsecured	1,362.00	NA	NA	0.00	0.00
VALUE AUTO MART	Unsecured	4,100.00	NA	NA	0.00	0.00
VALUE AUTO MART	Secured	4,000.00	0.00	4,000.00	4,000.00	509.49

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$22,089.72	\$20,562.56	\$3,653.57
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$22,089.72	\$20,562.56	\$3,653.57
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$52,178.54	\$5,217.85	\$0.00

Disbursements:

Expenses of Administration	<u>\$6,040.16</u>
Disbursements to Creditors	<u>\$29,433.98</u>

TOTAL DISBURSEMENTS :	<u>\$35,474.14</u>
------------------------------	---------------------------

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 05/15/2013

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.